

**Fill in this information to identify the case:**

Debtor 1 RAINEE S. KIRKLAND

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 19-23268CMB

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account 5 0 1 3

Property Address: 112 HARDEN AVE  
DUQUESNE PA 15110

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,671.63</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,671.63</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,671.63</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,150.69

The next postpetition payment is due on

11 / 1 / 2024  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 RAINEE S. KIRKLAND  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1

RAINEE S. KIRKLAND

Case number (if known) 19-23268CMB

Name

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
05/26/2020	1161231	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	46.28
06/26/2020	1164387	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	124.39
07/29/2020	1167480	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	124.39
08/25/2020	1170557	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	124.39
09/28/2020	1173669	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	259.39
11/24/2020	1179811	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	330.83
12/21/2020	1182748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	212.25
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	449.71
				<hr/> 1,671.63

**MORTGAGE REGULAR PAYMENT (Part 3)**

11/25/2019	1140577	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	3,084.76
12/23/2019	1143972	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	611.82
01/28/2020	1147442	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,795.52
02/25/2020	1150967	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,198.11
03/23/2020	1154454	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	599.16
04/27/2020	1157895	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	2,372.58
05/26/2020	1161231	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,124.55
06/26/2020	1164387	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,078.65
07/29/2020	1167480	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,078.65
08/25/2020	1170557	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,078.65
09/28/2020	1173669	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,078.65
10/26/2020	1176748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,418.09
11/24/2020	1179811	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,101.77
12/21/2020	1182748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,101.31
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,101.31
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,145.46
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,145.46
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,145.46
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,145.46
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,202.56
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,174.01
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	715.89
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,315.09
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,315.09
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,315.20
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,279.63
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,188.18
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
12/21/2023	1287547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69

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Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
03/26/2024	1295525	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
04/25/2024	1298171	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
06/25/2024	1303453	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	774.35
07/25/2024	1306017	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,527.03
08/26/2024	1308629	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
09/25/2024	1311195	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,150.69
				<u>70,871.69</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RAINEE S. KIRKLAND  
112 HARDEN AVENUE  
DUQUESNE, PA 15110

KENNETH STEIDL ESQ  
STEIDL & STEINBERG PC  
436 SEVENTH AVE STE 322  
KOPPERS BUILDING  
PITTSBURGH, PA 15219

FREEDOM MORTGAGE CORPORATION  
ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING  
11988 EXIT 5 PKWY BLDG 4  
FISHERS, IN 46037-7939

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

2/3/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee